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NOTICE OF ALLOWANCE AND FEE(S) DUE

30689 7590 11/26/2010

DEERE & COMPANY
ONE JOHN DEERE PLACE
MOLINE, IL 61265

EXAMINER

MONFELDT, SARAH M

ART UNIT

PAPER NUMBER

3684

DATE MAILED: 11/26/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/667,851

09/22/2003

John Eugene Merkley JR.

16342D1-US

1381

TITLE OF INVENTION: INTEGRATED FINANCIAL PROCESSING SYSTEM AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$0	\$0	\$1510	02/28/2011

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax (571)-273-2885**

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

30689 7590 11/26/2010

DEERE & COMPANY
ONE JOHN DEERE PLACE
MOLINE, IL 61265

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/667,851 09/22/2003 John Eugene Merkley JR. 16342D1-US 1381

TITLE OF INVENTION: INTEGRATED FINANCIAL PROCESSING SYSTEM AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
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nonprovisional NO \$1510 \$0 \$0 \$1510 02/28/2011

EXAMINER	ART UNIT	CLASS-SUBCLASS
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MONFELDT, SARAH M 3684 705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
- 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/667,851	09/22/2003	John Eugene Merkley JR.	16342D1-US	1381
30689	7590	11/26/2010	EXAMINER	
DEERE & COMPANY ONE JOHN DEERE PLACE MOLINE, IL 61265			MONFELDT, SARAH M	
			ART UNIT	PAPER NUMBER
			3684	
DATE MAILED: 11/26/2010				

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 916 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 916 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability	Application No.	Applicant(s)	
	10/667,851	MERKLEY ET AL.	
	Examiner	Art Unit	
	SARAH M. MONFELDT	3684	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Appeal Brief filed 29 October 2010.
2. ☒ The allowed claim(s) is/are _____.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
 - * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | <ol style="list-style-type: none"> 5. <input type="checkbox"/> Notice of Informal Patent Application 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. 7. <input type="checkbox"/> Examiner's Amendment/Comment 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance 9. <input type="checkbox"/> Other _____. |
|--|--|

/Sarah M Monfeldt/
Examiner, Art Unit 3684

DETAILED ACTION
Status of Claims

1. This action is in reply to the Appeal Brief filed on 29 October 2010.
2. Claims 1-33 have been allowed.

Allowable Subject Matter

3. Claims 1-33 are allowed over the prior art of record.
4. The following is an examiner's statement of reason for allowance:
 - a. The closest prior art of record is US 2001/0047307 to Bennett et al. discloses an online system uses, in various embodiments of the invention, credit report information, loan affordability screening and credit approval and management functionality to facilitate the purchase and finance of products online. Bennett further disclose the online system may include both sellers of products and lenders that offer financing to buyers seeking to purchase the products. Bennett further disclose the system may automatically obtain a buyer's credit report information and use that information to determine if the buyer is pre-approved, for example, to obtain financing for a particular product or products. Bennett further disclose the system also enables use of buyer credit information to identify only those of a seller's products for which the buyer is pre-approved, for example, to finance using one or more loans. Bennett further disclose the system then enables selection of an identified product or products for purchase, and selection of a loan, for example, for financing of the selected product or products. Bennett further disclose credit approval (or

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- pre-approval) may be performed automatically, and along with credit processing, may be performed completely online.
- b. And US Pub No. 2003/0163401 to Dines discloses techniques in which a producer of an agricultural commodity and a lender agree to share future risks, benefits, or both in a loan transaction. Dines further disclose agreeing to a repayment of principal, the agricultural producer agrees to additional consideration, such as payment of a higher interest rate or a fee, or a promise to share the benefit of a high market price. Dines further disclose in exchange for the consideration, the lender agrees to provide some protection from a low market price, or to adjust the terms of the loan to favor the agricultural producer.
 - c. And Marketing Research 7th ed. to Aaker, Kumar and Day discloses selecting marketing programs based on retailer preferences comprising a geographic region that the retailer services and historic sales. Aaker describes basic marketing principles which are employed in various areas of business.
 - d. And US Pub 2002/0077867 to Gittins et al. discloses a software-implemented, automated claims fulfillment system for fulfilling insurance claims. Gittins further disclose the claims fulfillment system aggregates claims fulfillment volume from multiple insurers for future periods, and reverse auctions the aggregated claims fulfillment volume to suppliers.
 - e. And US 7,603,284 to Stroman discloses systems and methods for managing livestock, such as cattle, from conception to consumption. Stroman further

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disclose systems and methods in which users, such as producers, feedlot managers, packers, buyers, sellers, and consumers, are brought together through shared information and improved communication. Stroman further disclose users may access one or more applications, tools, and/or systems to increase the value of each animal, monitor and track each animal, and improve the efficiency of their operation.

- f. And 2004/0215556 to Merkely et al. discloses a method and system of marketing an agricultural input via electronic communications obtains retailer information and product information associated with a corresponding retailer. Merkely et al. further disclose available programs (e.g., financial incentive programs) are established for the retailer based on at least one of the retailer information and product information. An agricultural input is selected and marketed to a filtered prospect list based upon one or more of the following indicators: estimated current purchase data for the agricultural input for a particular corresponding prospect, current crop risk analysis for a particular corresponding prospect, and a crop identifier for a particular corresponding prospect. Merkely et al. further disclose the selected agricultural input is associated with one or more of the available programs. Merkely et al. further disclose a financial analysis tool facilitates the evaluation of the extension of credit or lending to any prospect on the filtered prospect list that seeks to participate in an available program associated with the selected agricultural input.

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g. And WO 2001/046871 to Moore et al. relates to the agricultural industry and, more particularly, to delivery of agricultural information and agricultural products.

- In regards to independent claim 1 the closest prior art of record when taken either individually or in combination with other prior arts of record fails to teach or fairly suggest:

“A method for facilitating an incentive program via an electronic data processing system, the method comprising the steps of:

establishing a library as a comprehensive list of available incentive programs for agricultural input products targeted to producers of agricultural products, the library stored in a data storage device associated with the data processing system;

selecting by a particular retailer with a retail level of access to the data processing system the available incentive programs from the library of incentive programs through the discretion of the particular retailer servicing a particular producer based on retailer preferences comprising a geographic region that the retailer services, historic sales and a supplier relationship with one or more suppliers of the incentive programs, the retailer level of access being different from a producer level of access to the data processing system by the producers, the particular retailer controlling the level of access of the producers to the data processing system to support limiting accessible information to the producers to the selected available incentive e programs;

receiving crop planning data of the particular producer at the data processing system via an interface, the crop planning data comprising

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background data on the particular producer or the producer's operations;

searching the library or its selected, available incentive programs based upon the received crop planning data to select a tailored list of candidate incentive programs from the established library of available incentive programs;

making information accessible on or limited to the available candidate incentive programs in the tailored list of the particular producer via the interface;

supporting selection of a preferential one of the candidate incentive programs via the interface; and

transferring the crop planning data and incentive program data on the preferential one from a program manager for the incentive programs to a financial screening process of a financial screening system of the data processing system to reduce or eliminate duplicative reentry of the background data applicable to the incentive programs and financial screening process associated with financing of the products via electronic communications, where an application data capture module populates an application for the financial product based on the gathered background data."

- Dependent claims 2-10, 27-28, 31 are dependent upon independent claim 1 thus have all the limitations of claims 2-10, 27-28, 31 are therefore, allowable for the same reason.

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- In regards to independent claim 11 the closest prior art of record when taken either individually or in combination with other prior arts of record fails to teach or fairly suggest:

"A method for facilitating an incentive program via an electronic data processing system, the method comprising the steps of:

Establishing a library as a comprehensive list of available incentive programs, the agricultural input products targeted to producers of agricultural products, the library stored in a data storage device associated with the data processing system;

Selecting, by a particular retailer with a retail level of access to the data processing system, the available incentive programs from the library of incentive programs through the discretion of the particular retailer serving a producer based on retailer preferences comprising a geographic region that the retailer services, historic sales, and a supplier relationship with one or more suppliers of incentive programs, the retailer level of access being different from a producer level of access to the data processing system by the producers, the particular retailer controlling the level of access of the producers to the data processing system to support limiting accessible information to the producers to the selected available incentive programs,

Gathering background data on at least one of the producer and operations of the producer via an interface for communication to the data processing system;

Searching the library of available incentive programs based upon the gathered background data on the particular producer or the producer's operations to select a tailored list of available incentive programs from the established library;

Making information accessible on or limited to the available incentive programs in the tailored list to the producer via the interface;

Supporting selection of a preferential one of the available incentive programs via the interface; and

Transferring the gathered background data and selected incentive program data from a program manager for the incentive programs to the financial screening process of a financial screening system of the data processing system to reduce or eliminate duplicative reentry of the background data applicable to the incentive programs and the financial screening process associated with financing the products via electronic communications, where an application data capture module populates an application for the financial product based on the gathered background data.”

- Dependent claims 12-20, 29, 32 are dependent upon independent claim 11 thus have all the limitations of claims 11-20, 29, 32 are therefore, allowable for the same reason.
- In regards to independent claim 21 the closest prior art of record when taken either individually or in combination with other prior arts of record fails to teach or fairly suggest:

“A data processing system for facilitating an incentive program, the system comprising:

a program management module for establishing a library of availability incentive programs for a producer and for gathering background data on at least one of the producers and operations of the producer, for agricultural input products targeted to producers of agricultural products, the library stored in a data storage device associated with the data processing system, the available incentive programs selected,

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by a retailer with a retail level of access, from a comprehensive list of incentive programs through the discretion of a particular retailer servicing the producer based on retailer preferences comprising a geographic region that the retailer services historic sales, or a supplier relationship with one or more suppliers of the incentive programs, the retailer level of access being different from a producer level of access to the data processing system by the producers, the particular retailer controlling the level of access of the producers to the data processing system to support limiting accessible information to the producers to the selected available incentive programs;

a search engine for searching the library of available incentive programs based upon the gathered background data on the particular producer or the producer's operations to select a candidate list of candidate incentive programs from the library of available incentive programs;

a selector for supporting selection of preferential one of the candidate incentive programs for a financial application; and

a transferring agent for transferring the gathered background information and selected preferential incentive program from a program manager for the incentive programs to a financial screening process of a financial screening system o the data processing system to reduce or eliminate duplicative reentry of the background data applicable to the incentive programs and the financial screening process associated with financing the products where an application data capture module populates an application for the financial product based on the gathered background data."

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- Dependent claims 22-26, 30, 33 are dependent upon independent claim 21 thus have all the limitations of claims 22-26, 30, 33 are therefore, allowable for the same reason.

5. Any comments considered necessary by the applicant must be submitted no later than the payment of the issues fee and, to avoid processing delays, should preferably accompany the issue fee. Such submission should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SARAH M. MONFELDT whose telephone number is (571)270-1833. The examiner can normally be reached on Monday-Friday 7:30am-5:00pm (EST) ALT Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571)272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Sarah M. Monfeldt/
Patent Examiner, AU 3684
571-270-1833

/Kambiz Abdi/
Supervisory Patent Examiner, Art Unit 3684